



2005 SEP 12 AM 10:33

September 7, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

RE: Wal-Mart Bank Application

Dear Sir:

If you want to see the small rural community banks dry up, just go ahead and approve the above application. I can speak from experience that the same thing will happen with them in the banking business that has already happened where they have come into the rural communities with their retail stores. We have seen the small businesses close up simply because of their inability to compete with them. They put up a good sales pitch about being a good neighbor in the community when in reality, they are not the good neighbor. The same will apply to them being in the banking business.

PLEASE DO NOT APPROVE THAT APPLICATION!

Sincerely,


W. Jerry Kennedy
President